

GMAC Mortgage

March 30, 2012

Thomas Lacasse
114 Emerson Rd Apt D201
Longmeadow MA 01106-1877

RE: Account Number 7425910742
Property Address 153 Valley Forge Road
Weston CT 06883

Dear Thomas Lacasse:

This is in response to the Qualified Written Request (QWR) dated February 14, 2012, received March 1, 2012, from the Law Office of Donald M Brown ("Law Office"), regarding the above-referenced account. The request did not include proper authorization to release information to the Law Office; therefore, we are providing the response directly to you. Please share this information with the Law Office as you deem appropriate.

Because your letter appears to be questioning nearly every aspect of the loan transaction, it is difficult for GMAC Mortgage, LLC to identify any specific concern(s) you have regarding the servicing of the account. Nevertheless, in an effort to be responsive to your request, copies of pertinent documentation GMAC Mortgage, LLC has in its records are enclosed.

- Note
- Mortgage/Deed of Trust
- HUD-I Settlement Statement

The following responses are in the same order as the inquiries:

1. See enclosed payment history and transaction code list.
2. See response to item#1.
3. Enclosed are copies of three most recent analyses.
4. The following are the lender placed policies paid and copies of the policies are enclosed:
 - a. Lender placed fire policy number B7735128 effective December 25, 2008 to December 25, 2009, with a premium of \$4,875.00. The policy was issued with a dwelling coverage of \$649,974.00, with the property listed as occupied.
 - b. Lender placed fire policy number B7870459 effective December 25, 2009 to December 25, 2010, with a premium of \$20,799.00. The policy was issued with a dwelling coverage of \$649,974.00, with the property listed as vacant. This policy was partially canceled effective January 25, 2010, with a refund of \$19,033.00 issued back to the escrow account. There remains a lapse in coverage from December 25, 2009 to January 25, 2010, with an earned premium of \$1,766.00.
 - c. Lender placed fire policy number B7949802 effective April 20, 2010 to April 20, 2011, with a premium of \$13,974.00. The policy was issued with a dwelling coverage of \$649,974.00, with the property listed as vacant.

- d. Lender placed fire policy number B2570517 effective April 20, 2011 to April 20, 2012, with a premium of \$4,037.00. The policy was issued with a dwelling coverage of \$649,974.00, with the property listed as tenant occupied.
5. See response to item #4.
6. See response to item #1.
7. See response to item #1.
8. See enclosed Mortgage.
9. Subject to business and trade practices which are proprietary and confidential.
10. See response to item #1.
11. See response to item #1.
12. Not applicable.
13. Under separate cover, the payoff statement is being sent to you. If you are looking for a reinstatement quote to bring the account current, the foreclosure attorney is Hunt Leibert and can be reached at 1-860-240-9127.
14. The current Master Servicer is: Residential Funding Company, LLC fka Residential Funding Corporation, phone number 1-866-582-5438. The loan is currently owned by: HSBC Bank USA, N.A., as Trustee, 452 Fifth Avenue, New York, NY 10018, phone number 1-212-525-2418. However, the loan is currently being subserviced by GMAC Mortgage, LLC and all legal inquiries should directed to the subservicer.
15. The current Master Servicer is: Residential Funding Company, LLC fka Residential Funding Corporation, phone number 1-866-582-5438. The loan is currently owned by: HSBC Bank USA, N.A., as Trustee, 452 Fifth Avenue, New York, NY 10018, phone number 1-212-525-2418. However, the loan is currently being subserviced by GMAC Mortgage, LLC and all legal inquiries should directed to the subservicer.
16. See response to item #15.
17. This is not a MERS loan.
18. See enclosed Note, Mortgage and HUD-1. (I printed HUD-1).
19. Homecomings Financial, LLC now known as GMAC Mortgage, LLC has been the only servicer of the account.

Truth-in-Lending Act

1. See response to item #15 above.

We believe the foregoing to be responsive to your inquiries. If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care
Loan Servicing

Enclosures